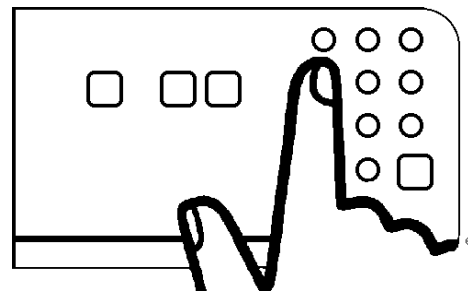
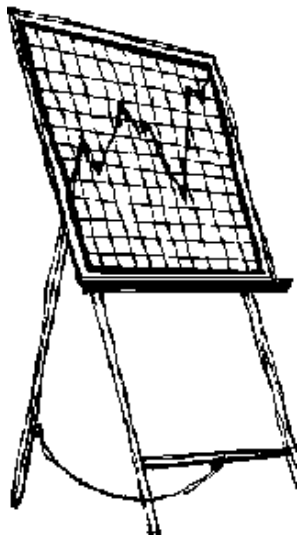


Financial and Statistical Data



NOTES ON TABLES

The financial information was obtained from the NAIC database for those companies filing electronically with the NAIC and annual statements filed with OCI. Admitted Assets, Capital & Surplus, and Net Income show the company's financial position as of December 31, 2000. Companies in rehabilitation and liquidation are not included in the financial data.

Operating results for calendar year 2000, for the company as a whole, net of reinsurance, are shown for Fire and Casualty insurers in Net Premiums Earned, Net Losses

Incurred, and Net Income, and for Life and Accident and Health insurers in Premiums and Annuity Considerations, Incurred Benefits, and Net Gain from Operations.

Note: All of the columns in Tables F, G, H, and I, except those relating to loss ratio and expense ratio, have been rounded to the nearest thousand. All ratios in excess of "999" were reported as "999" and all ratios less than "0" were reported as "0". Ratio results exceeding these thresholds would be meaningless.

EXPLANATION OF TERMS USED IN TABLES

The "**Wisconsin Operations**" columns—Direct Premiums Earned and Direct Losses Incurred for Fire and Casualty Insurers, and Premiums Written and Benefits Paid for Life and Accident and Health Insurers, are reported by each insurer for Wisconsin business only for 2000.

For the fire and casualty companies, the "**Nationwide Loss Ratio**" is calculated as net losses incurred plus net loss adjusting expenses incurred, divided by net premiums earned. The Expense Ratio is calculated as the remaining underwriting expenses incurred divided by the net premiums written. The loss ratio is determined using premiums earned, because losses generally occur randomly throughout the policy term, which matches the period during which premiums are earned. The expense ratio is determined using premiums written, because most underwriting expenses (commissions, home office underwriting, and clerical costs) are incurred at the time the policy is written, not evenly throughout the policy term.

The "**Wisconsin Direct Loss Ratio**" is a "pure" loss ratio, based on the ratio of direct losses incurred to direct premiums earned in Wisconsin. It does not include loss adjustment expenses. For insurers with small Wisconsin premiums earned, the loss ratio may not be a meaningful representation of their overall operations. Negative losses incurred and loss ratios indicate that the insurer received salvage or other recoveries from claims paid in prior years, which were in excess of any claims incurred in 2000.

"**Direct**" business refers to business for which the insurer issued an insurance policy and accepted the premium. (It does not include reinsurance assumed or ceded.) "Net" business is direct business written, plus reinsurance assumed, less reinsurance ceded. For some groups of insurers, one member of the group may write substantial business in Wisconsin, which is then reinsured or pooled with other members of the group; this may result in a company having higher direct Wisconsin business than it has net business nationwide. Almost all direct writing insurers purchase some reinsurance, so usually net nationwide business is smaller than direct nationwide business. Some companies specialize in reinsuring

other insurers, so they may show no direct business but substantial net business nationwide. Other companies may be licensed in Wisconsin, but not write any business here.

"**Premium written**" is usually defined as premium billed by property and casualty companies. Rules of life insurance accounting require reporting premiums actually collected. This item is a measure of marketing activity in this state for the year. Amounts collected for deposit funds and supplementary contracts are also included in premiums written to be consistent with benefits paid.

"**Premium earned**" is constructed from premium written this year and in previous years, and in some instances, premium to be written in the future for current coverages. It is approximately the pro rata portion of the premium charged for each policy, for the portion of coverage provided, within the calendar year.

"**Losses incurred**" equals losses paid, plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business or the preceding year. If these estimates were to be exactly correct, then losses incurred would be the actual cost of all claims arising from coverage provided during the current year. Incurred losses reported include estimated amounts unpaid for incurred-but-not reported (IBNR) claims.

"**Annuity considerations**" is revenue received for annuity contracts during the latest year. This amount corresponds to premium written on insurance contracts. "Consideration" is a term from contract law for payment given by one party to obligate the other to performance specified by contract.

"**Benefits paid**" is the amounts paid in performance of obligations imposed by life or annuity contracts. This corresponds to "losses paid" and includes amounts paid during the current year for obligations incurred in prior years but does not include amounts insurers are obligated to pay in future years. This is a cash flow item only and not a measure of profitability or the cost of current coverages.

TABLE A
SUMMARY OF INSURERS AUTHORIZED TO
WRITE INSURANCE IN WISCONSIN
AS OF DECEMBER 31, 2000
COUNTS BY TYPE AND DOMICILE

	DOMESTIC COMPANIES	NONDOMESTIC COMPANIES	TOTAL
STOCK LIFE AND HEALTH	24	455	479
MUTUAL LIFE AND HEALTH	4	37	41
FRATERNALS	9	45	54
HEALTH MAINTENANCE ORGANIZATIONS	22	0	22
LIMITED SERVICE HEALTH ORGANIZATIONS	15	0	15
STOCK PROPERTY AND CASUALTY	69	740	809
MUTUAL PROPERTY AND CASUALTY	33	67	100
RECIPROCAL EXCHANGES	0	21	21
HOSPITAL MEDICAL DENTAL INDEMNITY PLANS	4	0	4
TOWN MUTUALS	73	0	73
TOTALS	253	1,365	1,618

TABLE B
2000 SUMMARY OF WISCONSIN OPERATIONS
OF ALL INSURERS BY TYPE OF COMPANY

TYPE OF COMPANY	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID	
STOCK LIFE AND HEALTH	\$ 8,774,198,898	\$ 6,600,919,086	
MUTUAL LIFE AND HEALTH	1,029,085,184	1,115,185,797	
FRATERNAL	464,043,454	414,646,463	
TOTALS	\$ 10,267,327,536	\$ 8,130,751,346	

	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
HEALTH MAINTENANCE ORGANIZATIONS	\$ 3,095,962,591	\$ 2,814,331,679	91
LIMITED SERVICE HEALTH ORGANIZATIONS	70,730,599	59,148,662	84
STOCK PROPERTY AND CASUALTY	3,260,357,853	2,362,959,324	72
MUTUAL PROPERTY AND CASUALTY	2,281,804,739	1,804,822,788	79
HOSPITAL MEDICAL DENTAL INDEMNITY PLANS	804,268,554	716,947,513	89
RECIPROCAL EXCHANGES	112,547,979	97,181,615	86
TOWN MUTUALS	51,566,155	38,226,269	74
TOTALS	\$ 9,677,238,470	\$ 7,893,617,850	82

TABLE C
2000 SUMMARY OF NATIONWIDE
FINANCIAL OPERATIONS OF WISCONSIN INSURERS

❖ LIFE AND HEALTH INSURERS ❖

ASSETS	\$127,778,414,763
CAPITAL AND SURPLUS	10,116,606,397
PREMIUMS AND ANNUITY CONSIDERATIONS	18,115,369,929
BENEFITS INCURRED	17,101,596,003
NET INCOME	2,400,132,844

❖ PROPERTY AND CASUALTY INSURERS ❖

ASSETS	\$ 37,069,338,930
CAPITAL AND SURPLUS	13,445,219,342
NET EARNED PREMIUMS	11,782,809,884
NET INCURRED LOSSES	7,338,814,636
NET INCOME	1,455,637,529

❖ HEALTH MAINTENANCE ORGANIZATIONS ❖
❖ AND LIMITED SERVICE HEALTH ORGANIZATIONS ❖

ASSETS	\$ 865,981,760
CAPITAL AND SURPLUS	303,019,979
NET EARNED PREMIUMS	3,194,234,439
NET INCURRED LOSSES	2,893,991,412
NET INCOME	12,777,696

❖ HOSPITAL MEDICAL DENTAL INDEMNITY PLANS ❖

ASSETS	\$ 438,283,237
CAPITAL AND SURPLUS	195,128,011
NET EARNED PREMIUMS	807,422,461
NET INCURRED LOSSES	719,460,761
NET INCOME	-16,195,777

❖ ALL INSURERS COMBINED ❖

ASSETS	\$166,152,018,690
CAPITAL AND SURPLUS	24,059,973,729
PREMIUMS AND ANNUITY CONSIDERATIONS	18,115,369,929
BENEFITS INCURRED	17,101,596,003
NET EARNED PREMIUMS	13,397,654,806
NET INCURRED LOSSES	8,777,736,158
NET INCOME	3,852,352,292

TABLE D
2000 SUMMARY OF WISCONSIN OPERATIONS
OF ALL INSURERS BY LINE OF INSURANCE

LINE OF INSURANCE	DIRECT PREMIUMS WRITTEN	DIRECT BENEFITS PAID	
LIFE INSURANCE			
ORDINARY	\$ 3,788,873,716	\$ 3,411,261,259	
CREDIT	49,885,265	18,136,899	
GROUP	2,826,023,951	1,341,140,965	
INDUSTRIAL	140,657	13,036,689	
TOTAL	\$ 6,664,923,589	\$ 4,783,575,812	
ANNUITIES	\$ 1,551,296,159	\$ 1,835,027,006	
	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	\$5,377,353,009	\$4,772,358,231	89
CREDIT	81,401,315	35,427,358	44
INDIVIDUAL	849,818,538	591,846,806	70
TOTAL	\$6,308,572,862	\$5,399,632,395	86
FIRE	\$ 76,464,069	\$ 70,282,755	92
MULTIPLE PERIL			
FARMOWNERS	\$ 79,837,017	\$ 84,778,314	106
HOMEOWNERS	474,965,320	588,398,629	124
COMMERCIAL	385,013,213	289,862,990	75
TOTAL	\$ 939,815,550	\$ 963,039,933	102
AUTOMOBILE			
PRIVATE PASSENGER CARS	\$1,869,642,156	\$1,420,462,182	76
COMMERCIAL VEHICLES	381,965,399	285,022,084	75
TOTAL	\$2,251,607,555	\$1,705,484,266	76
ALL OTHER LINES			
MEDICAL MALPRACTICE	\$ 58,244,530	\$ 9,421,232	16
WORKERS COMPENSATION	1,123,270,841	787,206,353	70
OTHER LIABILITY	423,873,147	272,989,107	64
FIDELITY	13,420,243	4,285,851	32
SURETY	30,207,876	23,166	0
CREDIT	2,863,692	2,920,816	102
TITLE	82,717,005	5,376,830	7
MORTGAGE GUARANTY	68,927,951	17,944,833	26
ALL OTHER	355,568,133	245,874,114	69
TOTAL	\$2,159,093,418	\$1,346,042,302	62
